

Information to identify the case:

Debtor 1	<u>Michael T Vennum</u>	Social Security number or ITIN	xxx-xx-9603
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Denise M Vennum</u>	Social Security number or ITIN	xxx-xx-7519
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 20-20009-GLT			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael T Vennum

Denise M Vennum

6/12/25

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Michael T Venum
Denise M Venum
Debtors

Case No. 20-20009-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jun 12, 2025

User: auto
Form ID: 3180W

Page 1 of 4
Total Noticed: 53

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 14, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Michael T Venum, Denise M Venum, 131 Crimson Drive, Pittsburgh, PA 15237-1069
15178402	+ Home Point Financial Corporation, PO Box 77404, Ewing, NJ 08628-6404
15178419	+ United States Senate Federal Credit Union, 1310 Braddock Place, Alexandria, VA 22314-1648
15178396	+ cfsbank, dba Charleroi Federal Savings Bank, c/o cfsbank, P.O. Box 209, Charleroi, PA 15022-0209

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jun 13 2025 03:59:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jun 13 2025 03:59:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	Email/Text: Bankruptcy.RI@Citizensbank.com	Jun 13 2025 00:06:00	Citizens Bank N.A., One Citizens Bank Way, JCA115, Johnston, RI 029119
cr	+ Email/Text: RASEBN@raslg.com	Jun 13 2025 00:06:00	Home Point Financial Corporation, Robertson, Anschutz, Schneid & Crane LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
cr	^ MEBN	Jun 12 2025 23:59:23	Home Point Financial Corporation, c/o D. Anthony Sottile, 394 Wards Corner Road, Loveland, OH 45140-8339
cr	Email/PDF: resurgentbknotifications@resurgent.com	Jun 13 2025 00:18:15	LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
cr	+ EDI: PRA.COM	Jun 13 2025 03:59:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Jun 13 2025 00:06:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15178389	+ EDI: CITICORP	Jun 13 2025 03:59:00	Amex Dsnb, Po Box 8218, Mason, OH 45040-8218
15178390	+ EDI: BANKAMER	Jun 13 2025 03:59:00	Bank Of America, Po Box 982238, El Paso, TX 79998-2238
15178391	+ EDI: BANKAMER	Jun 13 2025 03:59:00	Bank Of America, N.a., Po Box 45144, Jacksonville, FL 32232-5144
15203004	+ EDI: BANKAMER2	Jun 13 2025 03:59:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284

District/off: 0315-2

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15205559	EDI: BANKAMER	Jun 13 2025 03:59:00	Bank of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
15178392	+ EDI: TSYS2	Jun 13 2025 03:59:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
15178393	+ EDI: CITICORP	Jun 13 2025 03:59:00	Best Buy / Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15198683	Email/Text: Bankruptcy.RI@Citizensbank.com	Jun 13 2025 00:06:00	Citizens Bank N.A., One Citizens Bank Way Mailstop JCA115, Johnston, RI 02919
15178394	+ EDI: CAPITALONE.COM	Jun 13 2025 03:59:00	Capital One / Dress Barn, Po Box 30258, Salt Lake City, UT 84130-0258
15178395	+ EDI: CITICORP	Jun 13 2025 03:59:00	Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15178397	+ EDI: CITICORP	Jun 13 2025 03:59:00	Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
15178399	+ EDI: WFNNB.COM	Jun 13 2025 03:59:00	Comenity Bank / Lane Bryant, Po Box 182789, Columbus, OH 43218-2789
15178400	EDI: DISCOVER	Jun 13 2025 03:59:00	Discover Financial Services LLC, PO Box 15316, Wilmington, DE 19850
15178406	EDI: CITICORP	Jun 13 2025 03:59:00	Macys / Dsnb, Po Box 8218, Mason, OH 45040
15214854	+ Email/Text: kburkley@bernsteinlaw.com	Jun 13 2025 00:06:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15178398	Email/Text: FirstmarkAccountMa@firstmarkservices.com	Jun 13 2025 00:06:00	Citizens Bank / FM, 121 South 13th Street, Lincoln, NE 68508
15424218	Email/Text: Bankruptcy@Freedommortgage.com	Jun 13 2025 00:06:00	Freedom Mortgage Corporation, Bankruptcy Department, 11988 Exit 5 Parkway, Building 4, Fishers, IN 46037-7939
15180062	^ MEBN	Jun 12 2025 23:59:22	Home Point Financial Corporation, c/o D. Anthony Sottile, Authorized Agent, 394 Wards Corner Road, Suite 180, Loveland, OH 45140-8362
15196264	+ Email/Text: nsm_bk_notices@mrcooper.com	Jun 13 2025 00:06:00	Home Point Financial Corporation, 11511 Luna Road, Suite 300, Farmers Branch, TX 75234-6451
15178401	+ Email/Text: nsm_bk_notices@mrcooper.com	Jun 13 2025 00:06:00	Home Point Financial Corporation, 4849 Greenville Avenue, Dallas, TX 75206-4130
15207780	EDI: JEFFERSONCAP.COM	Jun 13 2025 03:59:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15178403	+ EDI: JPMORGANCHASE	Jun 13 2025 03:59:00	JPMorgan Chase Bank Card, Po Box 15298, Wilmington, DE 19850-5298
15187423	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Jun 13 2025 00:06:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
15178404	+ EDI: PHINGENESIS	Jun 13 2025 03:59:00	Kay Jewelers / Genesis, Po Box 4485, Beaverton, OR 97076-4485
15178405	+ EDI: CAPITALONE.COM	Jun 13 2025 03:59:00	Kohls / Capital One, Po Box 3115, Milwaukee, WI 53201-3115
15210919	Email/PDF: resurgentbknotifications@resurgent.com	Jun 13 2025 00:18:37	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15178407	+ EDI: CITICORP	Jun 13 2025 03:59:00	National Tire & Battery / Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15178408	EDI: G2RSPSECU	Jun 13 2025 03:59:00	P S E C U, PO Box 67013, Harrisburg, PA 17106-7013

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15178409	Email/Text: Bankruptcy.Notices@pnc.com	Jun 13 2025 00:06:00	Pnc Bank, N.a., Po Box 3180, Pittsburgh, PA 15230
15198742	+ EDI: G2RSPSECU	Jun 13 2025 03:59:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
15178410	+ EDI: CITICORP	Jun 13 2025 03:59:00	Sears / Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
15215827	+ Email/PDF: SoFiBKNotifications@resurgent.com	Jun 13 2025 00:18:26	SoFi Lending Corp, 2750 E Cottonwood Pkwy Suite 300, Cottonwood Heights, UT 84121-7285
15178411	+ Email/PDF: SoFiBKNotifications@resurgent.com	Jun 13 2025 00:18:39	SoFi Lending Corporation, One Letterman Drive, San Francisco, CA 94129-1494
15178412	+ EDI: SYNC	Jun 13 2025 03:59:00	Syncb / JCPenney, Po Box 965007, Orlando, FL 32896-5007
15178413	+ EDI: SYNC	Jun 13 2025 03:59:00	Syncb / Lowes, Po Box 956005, Orlando, FL 32896-0001
15178414	+ EDI: SYNC	Jun 13 2025 03:59:00	Syncb / Network, Po Box 965036, Orlando, FL 32896-5036
15178415	+ EDI: SYNC	Jun 13 2025 03:59:00	Syncb / Old Navy, Po Box 965005, Orlando, FL 32896-5005
15178416	+ EDI: SYNC	Jun 13 2025 03:59:00	Syncb / Stein Mart Pllc, Po Box 965005, Orlando, FL 32896-5005
15179039	^ MEBN	Jun 12 2025 23:59:33	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15178417	+ EDI: CITICORP	Jun 13 2025 03:59:00	The Home Depot / Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15178418	+ Email/Text: BK@servicingdivision.com	Jun 13 2025 00:06:00	The Money Source Inc, 500 South Broad Street Meriden, Meriden, CT 06450-6755
TOTAL: 49			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		FREEDOM MORTGAGE CORPORATION
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	United States Senate Federal Credit Union, 1310 Braddock Place, Alexandria, VA 22314-1648
15187424	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 14, 2025

Signature: /s/Gustava Winters

District/off: 0315-2

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 12, 2025 at the address(es) listed below:

Name	Email Address
Andrew L. Spivack	on behalf of Creditor FREEDOM MORTGAGE CORPORATION andrew.spivack@brockandscott.com wbcef@brockandscott.com
Charles Griffin Wohlrab	on behalf of Creditor Home Point Financial Corporation bkecf@friedmanvartolo.com cwohlab@ecf.courtdrive.com
Daniel P. Foster	on behalf of Joint Debtor Denise M Venum dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Debtor Michael T Venum dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Denise Carlon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION dcarlon@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Mario J. Hanyon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbcef@brockandscott.com mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com
Thomas Song	on behalf of Creditor Home Point Financial Corporation pawb@fedphe.com

TOTAL: 11